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Veronica M. Doyle

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PROVINCIAL HOUSING ASSISTANCE FOR LOW-INCOME ELDERLY RENTERS IN BRITISH COLUMBIA, 1979 to 1986

Veronica M. Doyle

Housing assistance for low-income elderly renters living independently has usually been delivered by provincial governments. Three general methods have been used: public or non-profit housing using cost-sharing agreements with the federal government; rent supplements paid to private or non-profit landlords on behalf of elderly tenants; or shelter allowances paid to elderly tenants living in market housing.

Using information from public documents, this paper analyzes one province's housing assistance expenditures for the period 1979 to 1986. The cost-effectiveness of the different rental programs is examined and the level of housing assistance provided to elderly renters is compared with housing subsidies received by homeowners. Results show that traditional non-profit housing may be the most efficient approach in the long term. Policy implications of the findings are discussed.

This paper examines the type and level of assistance provided by the government of British Columbia to low income senior citizens who rent their housing. The period under consideration, 1979 to 1986, is the term of the "Global Funding and Low Income Housing Operating (Senior Citizens) Agreement" between B.C. and the federal government. Under this accord, responsibility for delivery of social housing for seniors and the disabled was transferred from the federal government to the province. The federal government retained jurisdiction over programs intended to assist family housing.

The impact of this federal-provincial agreement on housing assistance to elderly renters in B.C. is assessed in this paper. Section 1 presents background material on the agreement, on B.C. government housing policy during the period, and on the level of housing need among B.C.'s elderly renters. Section 2 examines the outcomes of housing programs targeted to this group from 1976 to 1986. Section 3 provides an overall assessment based on the data considered.

BACKGROUND

The Federal-Provincial Global Agreement, 1979

The purpose of the agreement, signed in March 1979 after a year's negotiation, was to "disentangle" the responsibilities of the provincial and federal governments for housing assistance programs in B.C. Prior to 1979 these programs had been delivered through a variety of cost-sharing arrangements between the two governments which will be discussed in detail below. The important point to note here is that the Global Agreement of 1979 was undertaken in order to rationalize the provision of housing assistance by assigning each level of government a distinct sphere of operation.

In reporting the new arrangement, the province stressed that

> the opportunity has been taken to avoid prescribing rules and regulations, to ensure minimal government red tape, so that senior citizen rental housing projects can be constructed by the sponsoring local non-profit societies more quickly and in a fashion which the community wishes (Ministry of Lands, Parks and Housing 1979:74).

It also emphasized that

Veronica M. Doyle is a Ph.D. candidate at the Gerontology Research Centre, Simon Fraser University, Burnaby, B.C.
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greater decision-making at the Provincial level will enable the Province to respond more quickly and more flexibly when need for senior citizen rental accommodation is established (LPH 1978:12).

Social housing for families remained wholly the responsibility of the federal government.

The province's commitment under this agreement was as follows:

a) *Senior Citizens' Housing Grants*: B.C. was to contribute "up to one third" (LPH 1979: 74) of the capital costs for non-profit and co-operative projects for seniors and disabled people. The province would also provide a site if the sponsoring group did not have one. All these rental units were to be built under the terms of NHA Section 56.1 (which is discussed in 2.2 below) rather than the several other sections of the NHA previously utilized for social housing.

b) *Rent supplements*: Two different rent supplement programs were agreed upon. First, operating subsidies were committed to projects built with the provincial capital grants, wherever such subsidies were required to minimize tenant rents. This program, known as the Provincial Rental Assistance Program, was to be 100% provincially funded. Second, B.C. maintained its share of subsidy commitments undertaken before 1979 under NHA section 44(1)(b). These were for units in non-profit and co-operative projects built for seniors and disabled people. Victoria's share of the rent supplement is in practice a little under 50% (BCHMC various years).

The province also retained responsibility for half the cost of rent supplement agreements negotiated with private landlords prior to 1979 and for High Impact Grants to reduce the operating expenses of pre-1979 housing co-operatives. These prior commitments were primarily for family housing. In addition B.C. continued a shelter allowance program for seniors, called SAFER, which it had instituted in 1977.

LIST OF ABBREVIATIONS

BCHMC*	B.C. Housing Management Commission
CMHC	Canada Mortgage and Housing Corporation
LPH*	B.C. Ministry of Lands, Parks and Housing
MHR*	B.C. Ministry of Human Resources
NHA	National Housing Act
SAFER	Shelter Aid for Elderly Renters

Cosh Commission: *Common Ground in Meeting Core Need*. An Inquiry into Social Housing for B.C. Chaired by James Cosh, 1986.

*When followed simply by a date, the reference is to the Annual Report for that year.

B.C. Government Housing Policy

The 1979 Agreement must be examined in the context of B.C.'s housing policy. From the mid-1950's on, B.C.'s Social Credit governments provided housing assistance for elderly renters. They pioneered the shelter allowance program (SAFER) and encouraged non-profit groups to build subsidized accommodation for those able to live independently. Between 1957 and 1978 17,579 senior citizens' housing units were produced in B.C. under various federal-provincial programs (*Housing Quarterly* 1978). In the years 1970-1978 the average production was 1,398 units per year.

The main reason for this focus on the elderly was the principle, firmly held since the early days of Premier W.A.C. Bennett, that housing assistance, like all other social assistance, should be made available to citizens who "through no fault of their own" were unable to help themselves. These were held to be, by definition, "the elderly, the sick, the underprivileged, the handicapped, and the unemployable" (Ministry of Finance 1976: 5).

This relatively narrow definition excluded the working poor, those who could not find work, and those who could not find suitable housing within their means. The "under-privileged" and the "unemployable" were eventually excluded from the province's consideration as well. It was only two visible and easily defined groups, the elderly and the handicapped, who became the beneficiaries of the provincial government's housing programs.

In 1984 the Ministry of Lands, Parks and Housing issued two pamphlets, one outlining the Province's general housing policy, and the other its social housing policy. The housing policy statement reiterated the longstanding commitment of the Social Credit governments to households with "special" needs and affirmed its intention to "target social housing to those most in need" (LPH 1984b: 29). This latter phrase was to be heard many times in the succeeding years. Resources for housing assistance were limited, the argument went, and what little was available should be allocated to those whose need was greatest. This principle was broadly applied. For instance, the B.C. government's conviction that federal housing assistance, which is less narrowly targeted than its own, was being widely abused to the detriment of the "truly needy" finally led it to convene an inquiry "into the

effectiveness of the delivery of social housing in B.C. in serving those most in need" (Cosh 1986: 1).

Another basic tenet of the province's housing policy was a reliance on the private market to meet the housing needs of the population. This reliance entailed deregulation of the housing industry in the belief that the industry could then operate more efficiently. Concomitant to deregulation was the reduction of public service levels (LPH 1983-84: 29). "The role of the government," according to the policy statement, is to "encourage the private sector to improve their good performance. The government will only intervene in the market when it is essential to protect a vital public interest" (LPH 1984b).

Reliance on the private sector also implied that subsidized housing, when produced, should not compete with that produced by private development firms. This explains the government's strong commitment to an income-support approach, enabling low-income tenants to pay market rates for private rental housing, as the primary vehicle for housing assistance. Enabling tenants to access the private market was preferable to enabling them to withdraw into non-market housing.

Several assumptions underlay B.C.'s policy on housing assistance. Simply stated, these were:

1) that housing need is a problem caused by the limitations of the individual ("lack of income or need for special design"), not the limitations of a housing market which in practice does not provide housing suitable in price or design for all. That is, housing problems are ability problems or income problems, not supply problems (LPH 1984c);

2) that the elderly and disabled, being unable to help themselves, are appropriate recipients of assistance. Most others should be able to provide for themselves in the private market;

3) that government resources available for housing assistance are limited and should be distributed equally among the most appropriate and most needy recipients;

4) that the private housing market, left undisturbed, could provide for all. Subsidized housing disturbs the market and competes with private housing. The implication is that people who live in subsidized housing would be able to afford private market housing if social housing were not available;

5) that actions and financial incentives to "support and motivate the housing industry to meet the housing requirements of the population" (LPH 1984b), even though they constitute a direct allocation of resources to businesses, will benefit the poor indirectly by increasing the housing supply to the point of lowering rental costs.

Provincial housing policy focused on land development, rental housing, social housing and ownership housing. *Land supply* efforts were to be implemented on a cost-recovery basis. *Rental housing* interventions would consist of such non-financial measures as "providing an economic climate to encourage long-term investment," trying to influence federal tax policy to the same end, and removing rent controls. The only financial arrangement proposed for rental housing was the provision of mortgages at market interest rates for converting non-residential buildings to rental housing. This measure was never used extensively since it contains little real incentive to convert properties to rental housing. Direct funding would be given to *social housing*, but only to seniors and the disabled and, as far as possible, by income support methods.

The other area in which the province allocates funding is *ownership housing*. The program of Home Acquisition Grants ($1000 or $2500 for first-time purchasers) was cancelled in July 1983. The second mortgage program for new homeowners ($10,000 at favorable rates) and the B.C. Home Program (interest free mortgage-reduction loans) were retained, however, to provide support for homeowners. These are loan programs, not grants, but the province absorbs the difference between its own borrowing rate and the lending rates of the programs if the latter were lower. The Homeowner Grant, a yearly contribution of $380 ($630 for seniors and disabled people) is made towards property taxes on behalf of each homeowner. The amount of this expenditure far exceeds all the other housing programs put together. It might be said that with ownership housing, as with social housing, the B.C. government favors an income-support approach, assisting households to access housing available in the private market. With homeowners, however, it makes no stipulations about social need or the size of the income it is supporting.

The 1984 policy statements provide a clear summary of the principles governing Social Credit housing policy for many years, principles which Victoria fully applied in its approach to assisting low-income elderly renters. To summarize, housing assistance was to be "targeted to those most in need", meaning in practice the elderly and disabled, and to be accomplished primarily by "encouraging the private sector to improve their good performance." Construction subsidies to non-profit rental housing for the elderly would be provided where private rental units were in short supply, such as in small towns. The favored vehicle for

assistance was the income support approach represented by SAFER. Support of home ownership was also a constant priority.

Before examining in detail the form which assistance for the elderly was to take, it is useful to consider the need which this funding was intended to address.

Housing Need among Senior Renters in B.C.

According to CMHC, the housing arm of the federal government, Canadians are considered to have a housing problem when:

- the space in their housing is unsuitable, resulting in crowded living conditions (more than one person per room);
- their housing is physically inadequate (unsafe or lacking basic facilities such as heat, plumbing or electricity); and/or
- they are required to pay an excessive amount of their income on housing (i.e., more than 30%) (CMHC 1985).

Housing need is measured by CMHC using an index called "core housing need" which combines these three elements. People are said to be in core housing need when they have to spend more than 30% of their income to obtain suitable and adequate housing in their locality.

B.C.'s standards, as outlined in the 1984 social housing policy document, are more stringent. The 30% index is used for affordability, but inadequacy is defined as "housing which does not meet health and safety requirements or is unsuitable to the requirements of those with special housing needs." "Government sponsored housing," it states, "is directed only to people who experience both housing affordability and adequacy problems and whose housing needs cannot be met by the private sector" (LPH 1984c).

Core housing need has some limitations as an index of housing problems. First, it does not measure gradations of need, which would offer a way to establish priority for assistance, nor does it allow for differences in non-housing expenses related to age, family size or other factors (Cosh 1986: 153-154). Second, the 30% benchmark, which is intended to include utilities, is arbitrary: 25% was commonly used in B.C. until October, 1983, and 35% is occasionally proposed for the elderly, who are presumed to have lower non-shelter expenses. Finally, although crowding and lack of basic facilities do still exist in Canada, great progress has been made: from 1972 to 1982 the percentage of households living in crowded conditions fell from 5.3% to 1.6%, those living without basic facilities declined from 6.0% to 1.7% (CMHC 1985: 15).

In effect, the core housing need index is now mostly used as an index of affordability. Since it is the standard measure, however, it will be used here for purposes of comparison in examining housing need among senior renters during the period 1979-1986.

CMHC estimates that about 86,000 B.C. renters (1982 figures) are in core housing need (Nielsen 1985: 23) and that about 31%, or 26,600, of those are seniors (CMHC 1985: 16). The main factors in housing need are incomes, vacancy rates and rent levels.

a) *Incomes*. In July 1986 seniors who had little other income would have received government assistance as indicated in Table 1.

Table 1: Government Assistance to Seniors, July 1986

Source	Single	Couple
Old Age Pension	$ 291.51	$583.02
Guaranteed Income Supplement	346.45	451.26
GAIN (Provincial support for seniors)	38.88	49.00
Total:	$ 676.84	$1083.28
30 Per Cent of Total	203.05	324.98

Source: Health & Welfare Canada (1986) *Basic Facts on Social Security Programs.*

The Statistics Canada poverty levels at the time, for comparison, were $10,240 ($853.33 per month) for a single person and $13,500 ($1,125 per month) for a couple.

An idea of the number of people involved can be gleaned from the fact that in March of 1986, 44,547 households in B.C. received a full or partial GAIN for Seniors supplement, which is sent automatically to those whose income is low enough to qualify them for the federal Guaranteed Income Supplement. That is, more than 44,000 households required both federal and provincial supplements to bring their income to the levels shown in Table 1 (MHR 1987).

b) *Vacancy Levels*. A look at vacancy levels in B.C.'s urban areas sheds further light on the core housing need estimate for elderly renters because low vacancy rates normally translate into high rents.

As Table 2 shows, vacancy rates in Vancouver and Victoria have averaged 1% since 1979. The vacancy rate necessary to allow "normal" household mobility is generally considered to be about 5% (U.S. Bureau of the Census, 1982, Table A-1).

Table 2: Rental Vacancy Levels in Urban B.C., 1979-1986

	1979	1980	1981	1982	1983	1984	1985	1986
Vancouver	0.2	0.1	0.1	1.9	1.3	2.2	2.2	0.9
Victoria	0.1	0.1	0.1	1.5	1.1	2.2	1.9	0.6

Average 1979 - 1986: 1.0

Source: CMHC, *Canadian Housing Statistics 1986*, Table 25, and personal communication.

c) *Rents*. Average apartment rents in Vancouver and Victoria in 1979 and 1986 are provided in Table 3.

Since Vancouver (45.9%) and Victoria (14.2%) together contain 60% of the seniors in B.C. (Gutman *et al.* 1986) these rent levels are a reasonable indication of housing expenditure for many of the Province's elderly. It is clear from Table 3 that rents have risen steadily in B.C.'s urban areas. Their increase has outstripped the increase in the Consumer Price Index, to which government pensions are indexed. While the CPI rose 56% from 1979 to 1986, average rents in Vancouver and Victoria rose 69% to 79%.

Having considered housing need among elderly renters as indicated by incomes, vacancy levels and rent levels, we turn to the assistance which was given to this group under the terms of the 1979 Global agreement.

HOUSING ASSISTANCE, 1979-1986

Housing assistance in Canada takes two forms: "demand-side" and "supply-side" subsidies. *Demand-side* assistance consists of cash payments either to an individual tenant (shelter allowances) or to a landlord (rent supplements). *Shelter allowances* are sent directly to a beneficiary for use in paying for privately-owned rental housing. This mechanism has the advantage for the recipient of allowing flexibility and choice in the selection of housing and privacy as to the financial assistance received. This method utilizes existing housing available in the private sector. It provides immediate assistance to those who meet eligibility criteria and, in the short run, it is much cheaper than building housing units.

Table 3: Average Rents in Urban B.C. 1979 and 1986

	Bachelor	1 Bedroom	2 Bedroom
1979			
Vancouver	$209.00	$253.00	$358.00
Income required @ 30%	696.67	843.33	1193.33
Victoria	174.00	206.00	269.00
Income required @ 30%	580.00	686.67	896.67
1986			
Vancouver	$367.00	$444.00	$583.00
Income required @ 30%	1222.11	1478.52	1941.39
Victoria	294.00	368.00	472.00
Income required @ 30%	979.02	1225.44	1571.76
Percent Change			
Vancouver	+76	+76	+63
Victoria	+69	+79	+75

Source: Canada Mortgage and Housing, *Rental Housing Survey 1979, Canadian Housing Statistics 1986*. Vancouver Real Estate Board (for Vancouver 1979).

Similar to shelter allowances are *rent supplement* agreements with private landlords. The main difference is that rent supplements are paid directly to the owner of the unit, as reimbursement of the difference between market rent and the amount the low-income tenant is able to pay (based upon a government formula). Rent supplements can also be used to assist low-income residents in non-profit, co-operative and public housing projects.

Supply-side assistance is directed towards building rental units for people with low and moderate income. For the tenant, this type of assistance provides housing which, while modest in size and design, is usually of reasonable construction quality, costs a moderate portion of income, normally guarantees security of tenure, and may provide special amenities required by certain elderly or disabled people.

Supply-side assistance carries the high initial price tag of constructing an asset. It can be used by governments as an economic stimulus or a generator of employment. It has the further advantage, from the point of view of the taxpayer, that it creates units which will be available at moderate rents for a long period of time.

Although tax benefits for investors (such as MURBs) are sometimes offered to encourage an increase in housing starts, two other methods are usually used to assist the production of moderately-priced housing: financial incentives to private developers and assistance to non-profit societies and co-operatives. These may take the form of capital grants, low interest loans, or operating subsidies (either by mortgage interest relief or by rent supplements). More often a combination of the above is used. An initial grant or loan will reduce capital costs (and consequently monthly mortgage payments) and/or a monthly operating subsidy will be contributed to enable the project to operate while charging occupants a moderate rent.

While demand-side subsidies or income assistance payments are usually provided solely by the provinces, supply programs are normally cost-shared with the federal government. Ownership and management arrangements of the projects produced by the supply programs vary according to a multitude of factors whose complexity led to the 1979 agreement to "disentangle" federal and provincial interests in social housing. The pros and cons of the demand and supply approaches are discussed below, but first we examine the actual impact of these programs from 1979 to 1986.

SAFER — The Shelter Allowance

Shelter Aid for Elderly Renters was initiated by B.C. in July 1977. According to the government:

> It was recognized that the cost of constructing senior citizen housing has become increasingly expensive, so that it is possible to reach only a fraction of those senior citizens in need. SAFER provides immediate relief wherever suitable rental accommodation is available in the marketplace, and allows recipients freedom of choice in selecting their accommodation (LPH 1978: 74).

In terms of enunciated policy, SAFER was to be the keystone of B.C. assistance to elderly renters. The 1984 policy statement on social housing reiterates the above argument and emphatically states, as one of its guiding principles, that "affordability of housing is met by income assistance rather than through construction assistance" (LPH 1984c).

Although it was begun by the Ministry of Lands, Parks and Housing, SAFER was transferred to the Ministry of Human Resources on December 31, 1978. The program pays beneficiaries 75% of the amount by which their actual rent exceeds 30% of their income. There is, however, a ceiling on the eligible rent. From 1982 to 1986 it was $330 for a single person and $365 for a couple. If, for instance, a single person or a couple has the minimum OAS/GIS/GAIN income outlined in Table 1, their benefits would be calculated as shown in Table 4.

Table 4: SAFER Benefit: Sample Calculations

	Single	Couple
Income	$676.84	$1083.28
SAFER formula		
Maximum Eligible Rent	330.00	365.00
Less 30% of Income	203.05	324.98
Difference	126.95	40.02
x 75% = SAFER Benefit	95.21	30.01
SAFER Benefit	$31.74	$10.00
Cost to Renter		
30% of Income	203.05	324.98
Balance of maximum	31.74	10.00
Actual Cost	234.79	334.99
Percent of Income	35%	31%

SAFER, because it does not reduce rents below 30% of income, cannot remove seniors from core housing need. In areas where housing is readily available below the ceiling rents this program does, however, offer cost-effective, well-targeted assistance when limited income is the main housing problem. The table shows that there is a discrepancy between the relative benefits for singles and couples. The Cosh Commission (1986) also concluded that "Benefits for singles...appear to be less adequate than benefits for couples (p. 100)."

In areas where vacancies are limited and rents substantially higher than the SAFER maximums, which is the case in Vancouver and Victoria, the adequacy of SAFER benefits declines dramatically. Table 5 provides an example of the impact of SAFER on seniors paying average rents in one or two-bedroom units in Vancouver. Clearly, where rents are high the elderly tenant can end up paying much more than 30% of income for rent alone.

Tables 6 and 7 present the statistics for SAFER over time. Table 6 shows the changes in the maximum eligible rent since SAFER's inception. A comparison of Table 6 with Table 3 shows that the SAFER ceiling rents have always been lower than average rents in Vancouver and Victoria. Except for bachelor suites the gap widened substantially after the maximums were frozen in 1982.

Table 5: SAFER with Average Vancouver Rents

	Single (1 bdrm)	Couple (2 bdrm)
Income	$676.84	$1083.28
Rent	444.00	583.00
Less Ineligible Rent	114.00	218.00
Maximum Eligible Rent	330.00	365.00
Less 30% of Income	203.05	324.98
Difference	126.95	40.02
SAFER Benefit @ 75%	95.21	30.01
Balance to Maximum	31.74	10.00
Actual Cost to Renter		
30% of Income	203.05	324.98
Balance to Maximum	31.74	10.00
Ineligible Rent	114.00	218.00
Total Paid Out	348.79	552.99
Percent of Income for Rent	52%	51%
Available for other expenses	328.05	530.29

Table 7 shows total program expenditure and the total number of beneficiaries of the SAFER program over an eight year period.[1] Since the government favored an income support approach, it is surprising to see the consistent decline in the number of SAFER recipients. This trend began within the first year of the program's operation. In May 1978, 16,290 households received SAFER assistance, but in July the number was down to 13,733 (Evans 1978: 8). Evans, writing in the provincial government's *Housing Quarterly*, attributes

Table 6: Maximum Eligible Rents for SAFER Program, 1977 to 1986

	Single	Couple
July 1977	$175.00	$200.00
September 1978	$205.00	$225.00
March 1980	$225.00	$245.00
July 1981	$265.00	$295.00
July 1982 to 1986	$330.00	$365.00

Source: Ministry of Human Resources, *Annual Report 1984-1985.*

that drop to a failure of recipients to reapply after the first year and/or to a loss of eligibility due to increased income and stable rents. The argument that because pension benefits have increased fewer people are in need of SAFER is made again by the Ministry of Human Resources in 1985 (MHR 1985: 40). This reasoning is contradicted by CMHC's estimate of core housing need (26,600). It is conceivable that fewer people are in need of housing assistance, but it is unlikely that the number is only 10,000.

Table 7: SAFER Expenditures and Beneficiaries, 1978 to 1986

Year	Number of Recipients	Expenditure	Per unit/ per month
1978	15,000	$7,692,824	$44.24
1979	13,500	$7,399,336	$45.67
1980	12,500	$7,522,486	$50.15
1981-82	11,363	$7,398,381	$54.26
1982-83	10,640	$8,540,798	$66.89
1983-84	10,020	$8,881,566	$73.87
1984-85	9,962	$9,129,701	$76.37
1985-86	9,432	$8,100,000	$71.56

Source: Ministries of Lands, Parks and Housing and Human Resources, *Annual Reports* of various years, the Public Accounts of B.C. and the Cosh Commission Report.

The argument that rising pensions are eliminating need as indexed by the takeup for SAFER simply begs the question. What we know is that fewer people are applying for SAFER each year and that the SAFER ceilings are not rising as fast as either rents or pensions. In fact, they are not rising at all. Any increase of government indexed pensions reduces the amount of the SAFER benefit. In real terms the benefits to those individuals who have been served by SAFER have remained virtually the same on average for the period under discussion while rents rose by 63% to 79% in the urban areas where a majority of B.C.'s seniors live.

The Cosh Commission also concludes that "the take-up rate for SAFER would appear to be much less than 50%" (p.99), and notes that this fact "may stem, in part, from administrative procedures which require yearly application" (p. 13). In another context, the commissioners also point out that where costs can be controlled by failing to adjust program parameters to changing circumstances in the rental market,

> program managers can sometimes use this (method) to delay responding to increases in actual shelter costs. This can force recipients to 'underconsume' food, clothing, etc., in order to cover basic housing costs (p.106).

Unfortunately, the consequences of forcing seniors to underconsume food or other essentials may well be malnutrition, isolation, confusion and unnecessary (and costly) institutionalization.

Senior Citizens' Housing Grants — The Supply-side Program

British Columbia has had an active program for the construction of seniors' housing dating from the mid-fifties. The Elderly Citizens' Housing Aid Act of 1955 provided that the province would assist non-profit organizations to develop, build and manage housing for older British Columbians. The sponsoring groups supplied 10% of the capital, the province up to one third. The balance was financed at preferred interest rates by CMHC under NHA section 15 (or 34.18 for co-operatives). Rent Supplements to cover operating losses were shared equally by Ottawa and British Columbia under NHA section 44(1)(b). Section 40 was also used during this period for the construction of publicly-owned seniors' units. The arrangement in this case was that both capital costs and operating losses would be shared on a 75/25 basis between the senior and junior governments. Section 43 public housing units required a 10% contribution from the province but a 50% share of the operating subsidies. By 1978, B.C. had produced 13,068 community-sponsored non-profit units for seniors and 4,522 publicly-owned or leased seniors units for a total of 17,579 units (*Housing Quarterly* October 1978: 77).

After the 1979 Global Agreement housing for the elderly was undertaken on a new basis. NHA section 56.1 was used. The housing was developed and managed by non-profit societies, with the province contributing a portion variously reported as 25% (LPH 1984c) and "up to one-third" of the capital cost (LPH 1984: 74). The province also became solely responsible for operating subsidies, if they were required, through a new program called the Provincial Rental Assistance Program (PRAP). Table 8 shows the number of units completed and the capital grants made under this program from 1979 to March 1986.

It is not always possible to be certain of the numbers reported in the Ministry or BCHMC documents. For instance, the LPH Annual Report of 1983-84 states that 1,837 units had been completed since 1979, for a total of $24,113,714 in capital grants. A year-by-year compilation from the various annual reports, counting completions only, gives a total of 2,458 to that point. Personal communication with BCHMC yielded a figure of 2,395 as of June, 1987. The highest number has been used here because it seems to be the best documented. Grant amounts for completions in 1980 and 1981 were not reported at all, but using the LPH 1983-84 figure

Table 8: Units Completed and Capital Grants for Housing for the Elderly in B.C., 1979 to 1986

Year	Completions (units)	Grants	Per Unit
1979	560	$5,288,000	$9,443
1980	240		13,133
1981-82	403	8,444,378	13,133
1982-83	873	6,973,635	7,988
1983-84	382	3,407,700	8,921
1984-85	218	1,378,000	6,321
1985-86	127	1,554,000	12,236
Total	2,803	$27,045,713	
Average	400	$3,863,673	$9,659

Source: LPH *Annual Report*, various years, and Cosh (1986), pp. 74-75.

mentioned above of $24,113,714 would produce an average for those two years of $13,132 per unit. Although higher than other years, this figure might not be too far off in that time of very high interest rates.

In keeping with the provincial government's reliance on the private sector to provide housing wherever possible, the assisted units were to be built only in areas which did not have an active rental market with which the subsidized units might compete. The Lands, Parks and Housing Annual Report of 1983-84 stated that the government had placed

> emphasis on projects in smaller communities which have inadequate rental stock of their own. In major urban centres seniors can use private rental housing and financial assistance from the SAFER program (p.29).

Vancouver and Victoria at this time, as we have seen above, had vacancy rates of 1.3% and 1.1% respectively and rents well above the SAFER maximums.

The Rent Supplement Programs: PRAP and 44(1)(b)

The grants program was supported by rent supplements and/or operating subsidies where required to keep rents at reasonable levels for the occupants. "Reasonable levels" meant, at first, 25% of income. After October 1, 1983, 30% was the proportion used, phased in for sitting tenants. A rent supplement, being a payment made to the landlord, is associated with the unit or the project, not the tenant. Usually ceiling rents are set, and the occupant pays that amount if it is less than the stated percentage of income. That is, if the maximum rent for a unit is $315, but 30% of the

tenant's income is $320, he or she would pay the lesser amount. Therefore not all units constructed are rent-supplemented.

Rent supplements may be administered in different ways depending on the circumstances, but for non-profit housing the assisting body contributes the difference between the rental income of the project and the approved operating expenses. PRAP supplements are "stacked" on subsidies inherent in the 56.1 program, the latter being fundamentally a minimizing of the mortgage interest factor in operating costs. The function of the up-front grant is to lessen the mortgage, reducing the amount of 56.1 subsidy needed. After three years the 56.1 subsidies are gradually withdrawn on the assumption that residents' incomes rise over time to fill that gap. PRAP subsidies could be used if this assumption proved incorrect.[2] In their annual report of 1983, however, BCHMC noted that many buildings did not require their PRAP assistance and were returning subsidy funds (p.15). Thus the expenditure for PRAP can vary greatly from year to year.[3] Table 9 is an attempt to cobble together from several sources a picture of provincial expenditures for seniors' housing under PRAP.

Table 9: PRAP Expenditures in B.C., 1979 to 1986

Year	Units	Cost	Unit/month
1979	15	$276	$1.53
1980	225	20,194	7.48
1981-82	289	80,648	23.25
1982-83	1,086	264,411	20.29
1983-84	1,689	330,028	16.28
1984-85	185	88,008	39.64
1985-86	298	150,000	41.95
Total		$933,565	$20.54

Source: LPH and BCHMC *Annual Reports* for various years, the Cosh report and personal communication BCHMC.

However inaccurate the numbers, the overall trend is nevertheless clear. Of the 2800 or so units produced under the Global Agreement, fewer than 500 were still receiving provincial subsidies in March 1986.

The last of the major categories of provincial expenditures on housing assistance to elderly renters is the section 44(1)(b) rent supplement. This is the operating subsidy committed to projects built under the Elderly Citizens Housing Aid Act and NHA sections 40 and 43 before 1979. As Table 10 shows, a decreasing number of units require supplement each year: residents' incomes have risen, market rents — and as a consequence the ceiling rents in these non-market units — are higher and, as noted above, the proportion of income charged was raised to 30% late in 1983. These supplements, like PRAP, are administered by the B.C. Housing Management Commission. Unlike PRAP, however, they are cost-shared by the federal government, some on a 75/25, most on a 50/50 basis.

As Table 10 indicates, the province's expenditure on rent supplements is declining steadily. Given that this table is not complicated by the inclusion of new units each year, it demonstrates the long-term effect of building non-profit housing for the elderly: of the 17,579 units built since 1957, only 3,349 were still being subsidized in March 1986. Perhaps more practically, assuming it is newer units which still require subsidy, of the 12,580 units built between 1970 and 1978, only 27% were still under rent supplement. That subsidy, for units of reasonable quality at most 17 years old, was costing the B.C. government only 59% of its per unit expense for SAFER, and was also attracting more than its equal in federal matching funds ($46.67). These still-subsidized units, on average, are more expensive in absolute terms than SAFER units, but only by $20 per month. In seven years the real cost per unit has decreased, and the overall expense of the program to the province has fallen by 45%. The Ministry of Lands, Parks and Housing stated in its 1985-86 annual report that although BCHMC administered 1,268 units to which rent supplements were attached, and directly managed 7,663 for a total of 8,931,

> only 5018 households actually received rent supplement. The remaining households were able to afford the full recovery cost of their housing without subsidy and generally lived in older housing (p.22).

Virtually all of the units built since 1957 and certainly all of those built since 1970 are still occupied and will be for some time to come.

Expenditures under the SAFER and rent supplement programs have both declined over the period 1979-1986. The reasons for the decline are quite different for each program. SAFER costs have dropped because of reduced uptake and the failure of the province to raise the eligibility ceilings. This means that seniors are being less adequately served than in the past. Rent supplement reductions, on the other hand, result from declines in the real cost of the housing relative to the income of its occupants. This apparent inconsistency illustrates a real difference between these two methods of assisting social housing: the shelter allowance, because it relies on the private market, must incorporate a continuing profit to the landlord. Non-profit housing, on the other hand, although more expensive

at the beginning, need only break even each year to serve its purpose. Thus it "captures" for the benefit of the taxpayer, rather than the profit of a landlord, the inherent decrease in the real cost of a conventional mortgage over time.

At this point the published calculations on which the government's income-support policies are based should be examined. An example is set forth in the 1984 policy statement on social housing:

> As the following costs of construction show, providing income support is more cost-effective than construction.
>
> Senior Citizen apartment costs in an urban location:
>
> Capital cost per unit:
>
> | | |
> |---|---|
> | Land | $10,000 |
> | Construction | 35,000 |
> | Total Cost | $45,000 |
>
> Monthly cost per unit
>
> | | |
> |---|---|
> | Mortgage | $465 |
> | Operating costs | 150 |
> | Monthly costs | $615 |
>
> | | |
> |---|---|
> | Less rent (based on income) | 170 |
> | Government monthly subsidy | $445 |
>
> The subsidy of $445 a month which the government would have to provide in a construction project is almost six times greater than the average amount paid out each month to a person receiving SAFER (LPH 1984c).

This provincial government example may set out accurately the cost of a unit in the first year but it ignores the fact that housing costs are not static. If mortgage payments are $465 per month they will probably change at the end of each term. Barring a catastrophic rise such as occurred in the early eighties, however, the payment will normally remain about the same in dollar terms. (This example is apparently based on a 13% interest rate.) The real monthly cost of an equal payment mortgage, however, diminishes considerably over time both absolutely and in relation to rental income, as long as the inflation rate is greater than zero. This example assumes an income of $567.00 for each occupant (30% = $170), but we have seen that the minimum income of a pensioner would be $676.84 only two years later (1986). Even allowing an 8% inflation of operating costs — and the $150 estimate is generous in itself — the same case in 1986 would look like this:

Monthly cost per unit

Mortgage	$465
Operating costs	162
Monthly costs	$627
Less rent	203
Government monthly subsidy	$427

As to the comparison with SAFER costs, Table 7 shows that in March 1984 the average SAFER benefit was $73.87 which is, as the pamphlet states, about one-sixth the rent supplement suggested in its example. However, the *average* rent supplement (leaving aside the capital contribution) was $81.80. Comparing the average SAFER benefit for the entire province, particularly given the unrealistically low ceilings on eligible rents, to the initial cost of a new unit in an urban area does not give an accurate picture of the relative cost of these two programs.

Table 10: Section 44(1)(b) Rent Supplements in B.C., 1979 to 1986

Year	Units	Total	B.C. share	unit/month (B.C.)	unit/month (total)
1979	6633	$7,140,899	$3,261,990	$40.98	$89.71
1980	6227	6,661,758	3,154,108	42.21	89.15
1981-82	5310	5,971,258	2,895,802	45.45	93.71
1982-83	5240	5,583,229	2,382,000	37.88	88.79
1983-84	5245	5,148,705	2,400,000	38.13	81.80
1984-85	4449	4,671,742	2,289,153	42.88	87.51
1985-86	3349	3,677,243	1,801,849	44.84	91.50
Total		$38,854,834	$18,184,902		
Federal share			$20,669,932		

Source: LPH and BCHMC *Annual Reports*, various years.

This argument is unexpectedly confirmed on the same page of the policy document as the example:

> the SAFER program assisted approximately 10,000 senior citizens with their rent. The 1983/84 budget for this program was $8.9 million.

Then, under Housing Programs,

> Help was provided to 11,400 seniors, 4,114 families and 340 disabled people (for a total of 15,854) in 1983/84. The cost to the provincial government of this assistance was $15.9 million in 1983/84 (LPH 1984c).

The ratios of 10,000 recipients for $8.9 million and 15,854 for $15.9 million are practically equal.

Other Housing Programs

A detailed comparison of assistance for low-income renters to other housing expenditures is beyond the scope of this paper, but it is necessary to place the assistance given into a larger context. The proportion of the provincial expenditures attributed to housing has been steadily falling, with an exception in 1980, from 2.5% in 1977 (Budget 1980 Table A7, p.57) to 0.84% in 1985-86. From 1982-83 to 1985-86 housing expenditure fell in current dollars by 6.2% (Budget 1986 Table F5: 72).

The figures appearing in the yearly budget are, however, somewhat misleading for our purposes because they do not fully account for the Homeowner Grant. Each homeowner in the province receives a $380 grant against property taxes, and each senior or disabled homeowner is eligible for an additional $250, giving them $630. The annual *Financial and Economic Review* shows that the "housing expenditure" total in the province's budget includes a small portion of the Homeowner Grant (the non-school levy). A much larger portion of this expenditure on behalf of homeowners is itemized under education because it is a grant against the school portion of residential property taxes. Since there are well over 600,000 homeowners in the province, and about 120,000 of those are seniors (Gutman, Gee *et al.*: 47), these grants constitute a sizable indirect housing expenditure. Table 11 compares benefits to elderly renters with overall direct housing expenditures and with the tax cost — that is, the loss to government revenue — of the Homeowner Grant, from 1979 to 1986.

The Cosh Commission estimates the 1985 expenditure for Homeowner Grants to about 120,000 seniors and disabled people at $89 million. Assistance to senior renters, at $11.6 million for a renter population of about 65,000 households (Gutman, Gee *et al.* 1986, 47) runs at about 13% of that. Furthermore, on a household basis the tax grant to elderly homeowners was about $52.50 per month (until the $100 minimum tax was introduced in 1987), a cost not greatly different from the per unit expenditures for social housing.

No attempt is being made here to contrast the needs of elderly homeowners and elderly renters. In fact many seniors struggle on very low incomes to maintain their homes. The point that emerges clearly from the various comparisons is that while assistance to elderly renters has been systematically reduced over the period in question, a much larger amount of money in absolute terms, and an equivalent amount in relative terms, has been expended indirectly to older homeowners without any review, or indeed any condition that the recipient must be "truly needy". And, far from being reduced, the total provincial expenditure on Homeowner Grants has risen by 21% in current dollars although it, too, has declined in real terms (by about 26%). While these facts are consistent with the government's enduring policy of assisting homeowners, it cannot be said to be an equitable distribution of government resources. All homeowners receive the Homeowner Grant, whereas we have seen that steadily declining number of elderly renters are receiving any housing assistance at all under SAFER or the provisions of the Global Agreement of 1979, even though a substantial number of these people are in core housing need.

Turning to the change in expenditure for seniors' rental assistance, we note a decline in current terms from about $16 million in 1979 to $11.6 million in 1985-86. This is a reduction of about 17% but a much sharper fall when real values are considered. If rental funding for the elderly had merely kept pace with inflation, it would have reached $25 million. A drop to $11.6 million constitutes a cutback of aid to the "truly needy" of 54%. It should be noted, further, that these numbers represent a lessening of assistance which is magnified by concurrent increases in need as indexed by rising rents.

DISCUSSION

In the context of the housing policy of the B.C. government and the housing need of elderly renters this paper has examined the assistance provided to elderly renters under the Global Agreement of 1979-86. This analysis yields two conclusions. Firstly, all housing assistance to seniors — who are, it will be remembered, the only group aside from a small number of disabled people whom the province undertook in 1979 to help — decreased dramatically over the period. Secondly, the non-profit construction/rent supplement approach

Table 11: Provincial Assistance to Elderly Renters Compared to All Housing Expenditures, British Columbia, 1979 to 1986

	1979	1980	1981-82	1982-83	1983-84	1984-85	1985-86
A) Assistance to Elderly Renters							
SAFER	$7,399,336	$7,522,486	$7,398,381	$8,540,798	$8,881,566	$9,129,701	$8,100,000
Grants	5,288,000	4,222,189	4,222,189	6,973,635	3,407,700	1,378,000	1,554,000
PRAP	276	20,194	80,648	264,411	330,028	88,008	150,000
44(1)(b)	3,261,990	3,154,108	2,895,802	2,382,000	2,400,000	2,289,153	1,801,849
TOTAL	15,949,602	14,918,977	14,597,020	18,160,844	15,019,294	12,884,862	11,605,849
B) Direct Housing Expenditure							
Home Acquisition	$18,332,750	$25,587,784	$21,372,090	$22,116,318	$23,560,828	$6,313,104	$18,987
Renters' Grants	15,293,456	21,688,625	21,627,785	22,044,034	467,247		
Other	35,441,294	45,163,988	45,763,646	52,179,909	30,233,951	22,974,204	46,911,927
TOTAL	69,067,500	92,440,397	88,763,521	96,340,261	54,262,026	29,287,308	46,930,914
C) Homeowner Grant							
Non-school Levy	$23,203,073	$25,337,139	$26,075,767	$25,766,321	$26,304,721	$25,909,165	$44,746,196
School Levy	203,736,926	216,220,230	228,877,782	235,661,041	237,050,407	242,182,490	230,165,697
TOTAL	226,939,999	241,557,369	254,953,549	261,427,272	263,355,128	268,091,655	274,911,893
Assistance to Elderly Renters as a Percentage of All Housing Expenditures							
A ÷ (A+B+C)	5.11%	4.28%	4.07%	4.83%	4.52%	4.15%	3.48%

Source: Ministry of Finance, *Financial and Economic Review*, various years

eschewed by the provincial government may well have turned in the best economic performance over the long term.

More specifically, "demand-side" subsidy (SAFER) serves fewer than 50% of possible beneficiaries and maintains unreasonably low ceilings on eligible rents. "Supply-side" assistance has also been drastically reduced, in keeping with the government's desire to provide housing "in co-ordination with the private market rather than competing with it (LPH 1985-86: 22)." In fact, although the B.C. provincial government firmly committed itself to income support approaches to housing assistance as opposed to construction programs, neither avenue has received more than what can only, in the light of the need and of overall housing expenditure, be called token support.

Rent supplement expenditure as an adjunct to supply-side programs has also declined, but it has been argued here that this fact is a function of the success of the non-profit housing approach. For an up-front grant averaging about $10,000 a non-profit unit is produced which will, within a few years, be providing low cost housing on a cost-recovery basis for decades to come.

The Cosh Commission explored the pros and cons of demand-side and supply-side assistance at some length. Having addressed the underutilization of the SAFER program and the inadequacy of its benefits (as well as of assistance more generally available through the GAIN shelter allowance) the Commission concludes that

> a main item on the government's immediate social housing agenda should be better use of resources to assist with monthly cost of rent for those most in need (p.115).

Meeting the immediate needs of those who are paying a high proportion of income for rent is an important and urgent priority, but there are long-range issues which must also be dealt with. The Cosh Commission failed to recognize this, and certainly government housing policy has consistently failed to address it.

The number of old people in Canada is rising quickly and will continue to rise until the baby-boomers reach retirement age in the 2030's. In 1986 there were 298,200 people aged 65 and over in B.C, 12% of the population (Statistics Canada 1987). In 2001 there will be about 507,200 — 13.5% (Gutman, Gee *et al* 1986: 2-3). In 1986 19.7% of the elderly were aged 80 or more, while 26.4% is the Statistics Canada projection for 2001. The nature of this demographic change is such that by far the majority of these people will be older single or widowed women. Most of these people will be healthy and able to live independently, have low incomes, and will live alone (Priest 1987). The size and nature of this demographic change is not unusual or catastrophic: many western European nations have much higher elderly populations already. But the change does require some foresight and planning on the part of government.

Vacancy rates in urban B.C. have averaged about 1% or less since 1979. A combination of factors (involving tax treatment of rental properties, demographic change, government incentives to homeownership, costs of construction and financing, condominium conversion and gentrification in urban areas) have diminished the rental housing market in Canada, probably irretrievably (Smith 1983). The abolition of rent controls in B.C. in 1983 has demonstrably *not* had the effect predicted by its proponents of augmenting supply and therefore lowering rents. Instead, in B.C. as across Canada, rental housing has become increasingly the preserve of the lowest two income quintiles (Hulchanski and Grieve 1984: 14). That is, the group who *need* rental housing no longer have the resources to create a market *demand*. Consequently rental housing is and will continue to be in very short supply.

The growing number of seniors and the continuing shortage of rental housing, not to mention what the Cosh report calls "non-economic policy objectives", make it imperative that the economic and policy issues surrounding demand-side vs supply-side housing assistance be resolved soon. The models do not yet exist, as the Cosh Commission notes, to compare the effective cost of income programs and construction programs in the long run (p.78). It is clear, however, that the supply of rental housing is a critical variable. "If the supply is tight, the argument for the long-term cost-effectiveness of construction appears to strengthen (p.92)."

In attempting to resolve the supply-side/demand-side question long term and non-economic issues must also be addressed. For instance, the Cosh commission's conclusion that occupants of purpose-built non-profit housing are consuming a disproportionate share of social housing dollars ignores two points: a) that the higher cost of non-profit units in the early years must be considered over the lifetime usefulness of those units, and b) that different kinds of housing assistance are in question. Shelter allowances and private rent supplements simply help the individual to pay for whatever housing he or she can get. That housing may not be safe, adequate, or appropriate in design or location, particularly for the elderly. Market rental housing does not guarantee security of tenure, and may well still cost an unmanageable percentage of income. Non-profit housing, on the other hand, is designed and located according to its occupants' needs, provides security of

tenure, and above all is, and remains, of moderate cost. A corollary advantage of non-profit housing for seniors is that it is more adaptable to the changing individual and societal needs of an aging population. Elderly people "age in place" more easily in units which are barrier-free. Home service, medical care and recreational programming and/or congregate care can be more effectively provided to those who need it in such settings than in isolated homes (Morris *et al* 1988).

Shelter allowances and private rent supplements certainly have their advantages as well: they can enable many more people to be assisted in the short term. They are a cost-effective solution where income is the only problem and where ample supply of rental housing exists. They also combine well with supply approaches.

It is, in the end, a matter of definition: are housing problems a result of "special needs" or low income of the individual, or a failure of society to enable its citizens to provide for themselves? Where there is widespread need and/or adequate housing supply it may be appropriate to define housing problems as income problems and proceed accordingly. Given the provincial government's faith in the ability of the housing industry to meet the housing needs of the province it is not surprising that housing problems have been so defined regardless of the actual housing situation. If shelter for its citizens is seen as a responsibility of society like personal safety, property rights, education and medical care (Hulchanski 1988), then housing problems are not an individual problem but the failure of the private housing market to provide decent housing at an affordable cost.

In practice, Canada's is a mixed economy — both individual and societal approaches are used to solve housing problems, on the assumption that people will help themselves to the extent that they can. At bottom, the seemingly opposed approaches to housing assistance are intertwined: lack of supply leads to increasing affordability problems for those, the elderly in particular, whose poverty makes them marginal to the market. The increasing numbers of seniors to come make it imperative that both income and supply strategies be steadily and substantially implemented for the foreseeable future.

However, a look at the actual performance of the government of B.C. over the seven-year period 1979-86 has shown that in fact "greater decision-making at the Provincial level," far from "enabl(ing) the province to respond more quickly and more flexibly when need for senior citizen rental accommodation is established," has led to housing assistance being systematically withdrawn even from those who manifestly cannot improve their own situation. If this is the way they treat the "truly needy", what will be done — now that the province has responsibility for all social housing — for the rest?

Notes

1. It should be noted that SAFER "averages" are usually calculated by dividing the yearly expenditure by the number of recipients on December 31, and are thus only indicative on a monthly basis.

2. Another complication of the PRAP subsidies is that if the mortgage of a project is renewed at a lower interest rate when it rolls over, the 56.1 subsidies, which are based on the mortgage payment, can be so much less as to require a much higher PRAP subsidy. (BCHMC, personal communication)

3. The two main sources of PRAP statistics, LPH and BCHMC Annual Reports, do not always agree, nor are they consistent in separating the expenditures for seniors' units and those for the disabled. Some of the latter, to further complicate matters, are residents of group homes rather than separate units. Finally, personal communication with BCHMC elicited the fact that PRAP records for 1983 and 1984 have been lost.

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SFU Gerontology Research Centre

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Funds to establish the Centre were provided by the Social Science and Humanities Research Council. Current financial support comes from an endowment fund, research grants and contracts.

The Centre has a core staff consisting of a Director, two Research Associates, a Senior Research Assistant, an Information Officer and an Administrative Assistant.

The Director is Dr. Gloria Gutman, who reports to the Vice President, Research and Information Systems, and is advised by a multi-disciplinary Steering Committee.

Address:
Gerontology Research Centre
Simon Fraser University
Burnaby, B.C. V5A 1S6
Canada
(604) 291-3555

UBC Centre for Human Settlements

The UBC Centre for Human Settlements (CHS) was established following the 1976 United Nations Conference on Human Settlements held in Vancouver. The interest generated by the "Habitat Conference" led to the formation of a multi-disciplinary research centre within UBC's Faculty of Graduate Studies.

During the past 12 years CHS has pursued research in the broad field of human settlements, welcoming more than 70 visiting scholars, convening 40 research seminars, organizing 28 Habitat Lectures, and publishing 8 books and more than 50 research papers.

In 1988 Dr. J. David Hulchanski, Associate Professor in the School of Community and Regional Planning, was appointed Director following a University review of the Centre's mandate.

The Centre is part of UBC's School of Community and Regional Planning. It reports to the School's Director, Dr. Alan F.J. Artibise, and to an inter-disciplinary governing council.

The aim of the Centre for Human Settlements is to undertake multi-disciplinary research and disseminate information on issues relating to housing, urban and regional development, urban governance, and community development planning. The Centre seeks to engage in policy relevant research which will help communities develop socially, economically and physically.

CHS research is aimed at identifying, studying and promoting processes by which communities can effectively shape and continually improve their own initiatives. The focus is on developing community-level interaction, identity, institutions and initiatives. The role of senior governments is addressed in terms of identifying what government can do to assist communities in their own development. The Centre also seeks to identify lessons which can be shared within and between industrialized and non-industrialized areas of the world.

Address:
UBC Centre for Human Settlements
University of British Columbia
2206 East Mall
Vancouver, B.C. V6T 1W5
Canada
(604) 228-5254